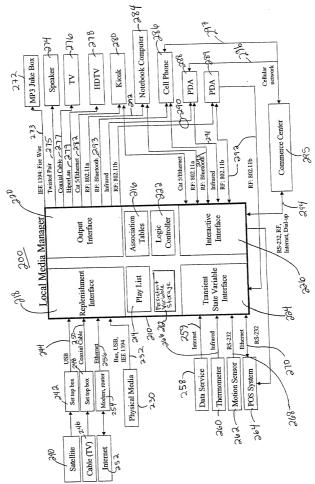


Figure 1





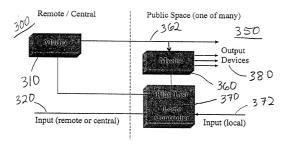


FIG. 3

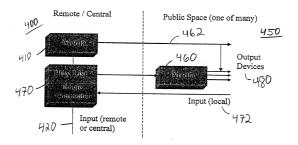


FIG. 4

E-commerce: Overview

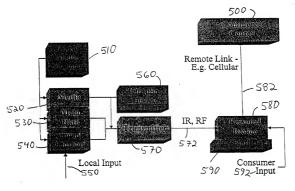


FIG. <u>5</u>